



Begynnelsprosjektet

RICHARD L BRUMMOND

SACRAMENTO CA

To Contact U.S. Bank

By Phone:

1-800-US BANKS

(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet:

usbank.com

Member FDIC

U S Bank National Association

Account Number [REDACTED] 4952

Account Summary

Beginning Balance on Aug 14

\$

Number of Days in Statement Period

33

Deposits / Credits

Average Account Balance

Card Withdrawals

Ending Balance on Sep 15, 2021 \$

Deposits / Credits

Date	Description of Transaction		Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
	[REDACTED]	[REDACTED]		[REDACTED]
Total Deposits / Credits				\$ [REDACTED]

Card Withdrawals

Date	Description of Transaction	Ref Number	Amount

Card Number: [REDACTED]-5697

[illegible]



BALANCE YOUR ACCOUNT

Keep track of your transactions. You should be able to find out how much money is in your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$
- Enter the total deposits recorded in the Outstanding Deposits section. \$
- Total lines 3 and 4. \$
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
- Subtract line 6 from line 5. This is your balance. \$
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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- Tell us your name and account number.
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar Amount:** The dollar amount of the suspected error.
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- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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CONSUMER REPORT DISPUTES

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Uni-Statement
Account Number: [REDACTED] 4952
Statement Per od:
Aug 14, 2021
through
Sep 15, 2021
Page 2 of 3

(CONTINUED)

U S Bank National Association

Account Number [REDACTED] 4952

Card Number: [REDACTED] 5697

Other Withdrawals

Balance Summary

<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>



RICHARD L BRUMMOND
Case 22-11068-DLB Document 502-2
[REDACTED]
SACRAMENTO CA [REDACTED]

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Uni-Statement
Account Number:
[REDACTED] 4952
Statement Per od:
Aug 14, 2021
through
Sep 15, 2021
Page 3 of 3

U.S. BANK GOLD CHECKING

(CONTINUED)

U S Bank National Association

Account Number [REDACTED] 4952

Balance Summary (continued)

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Balances on y appear for days ref ect ng change.

BALANCE YOUR ACCOUNT

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Total lines 3 and 4. \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
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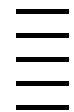
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Account Number [REDACTED] **4952**

[illegible][illegible]



RICHARD L BRUMMOND
RICHARD L BRUMMOND
[REDACTED]
SACRAMENTO CA [REDACTED]

Uni-Statement
Account Number:
[REDACTED] 4952
Statement Period:
Sep 16, 2021
through
Oct 15, 2021
Page 3 of 3

U.S. BANK GOLD CHECKING (CONTINUED)

U.S. Bank National Association Account Number [REDACTED] 4952

Other Withdrawals (continued)		Ref Number	Amount
Date	Description of Transaction		
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Other Withdrawals			\$ [REDACTED]

Balance Summary					
Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Balances on y appear for days ref ect ng change.





BALANCE YOUR ACCOUNT

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DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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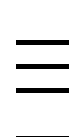
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Account Number: [REDACTED] 4952
Statement Period:
Oct 16, 2021
through
Nov 15, 2021

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(CONTINUED)

U S Bank National Association

Account Number [REDACTED] 4952

Card Withdrawals (continued)

Card Number: [REDACTED] 5697

Other Withdrawals

[illegible]



RICHARD L BRUMMOND
Case 22-11068-JLD Doc 502-2
[REDACTED]
SACRAMENTO CA [REDACTED]

Uni-Statement
Account Number:
[REDACTED] 4952
Statement Per od:
Oct 16, 2021
through
Nov 15, 2021
Page 3 of 3

U.S. BANK GOLD CHECKING (CONTINUED)

U S Bank National Association Account Number [REDACTED] 4952

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Nov 12	E ectron c W thdrawa REF=213160175996460N00SD	To FTXUS BLOCKFOLIO Y463394676BP21111206CIRYHGF5IQ	100.00-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Nov 12	E ectron c W thdrawa REF=213160175996400N00SD	To FTXUS BLOCKFOLIO Y463394676BP21111206CIRKK4HR5Y	20,000.00-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Other Withdrawals			\$ [REDACTED]

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Ba ances on y appear for days ref ect ng change.



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

Account Number:
[REDACTED] 4952
Statement Period:
Nov 16, 2021
through
Dec 14, 2021

Page 1 of 3



RICHARD L BRUMMOND
RICHARD L BRUMMOND
[REDACTED]
SACRAMENTO CA [REDACTED]



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By Phone:

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(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Protecting your accounts is our highest priority. We have many safeguards in place to help ensure your accounts are secure. One of these is to close long-term inactive cards. If your U.S. Bank Visa Debit or ATM Card has not been used within the last 12 months, it may be closed. Please call us with any questions at 800-USBANKS (800-872-2657).

Effective February 14, 2022 the "Your Deposit Account Agreement" and "Consumer Privacy Information" disclosures will include update(s) and may affect your rights.

Primary update(s):

- For consumer accounts, the *Overdraft Returned Fee* has been eliminated. In both disclosures, all references to the *Overdraft Returned Fee* have been removed.

Additional updates in your revised "Your Deposit Account Agreement" disclosure:

- UTMA/UGMA (Uniform Transfers to Minors Act/Uniform Gift to Minors Act)** section: Adjusted the language to highlight the custodian's role and responsibilities, including the obligation to transfer funds to the beneficiary at the age of termination under applicable state law (usually 21 years old). Changes also describe the bank's right to release funds to the beneficiary upon reaching the age of termination if the custodian fails to make the transfer.
- Stop Payments** section, **Checks and Drafts** sub-section: Additional options were added to utilize the stop payment tool on the bank's mobile app, and U.S. Bank 24-Hour Banking.
- Determining the availability of a deposit** section: Branch cutoff times references were removed.
- Account Access at Automated Teller Machines** section: "Non-environmental ATMs" references were removed. Additionally, ATM cutoff times were updated to 8 p.m. local time.
- Notice of ATM/night deposit facility user** section and **Limits on transfers** section, **Security** sub-section: Transaction limits for sending and receiving money were updated to \$10,000 per day.
- Deposits** section, **Business Account Cash Deposits** sub-section: Added language regarding requirements for processing cash deposits in the branch or the cash vault. Additionally, cashed funds availability based on where a deposit is made and how provisionally credited will be handled.

Beginning February 14, 2022, copies of both disclosures will be available at your local U.S. Bank branch, online at usbank.com, or by calling 800-USBANKS (872-2657) to request copies.

If you have any questions, our bankers are available to help at your local branch. You can also call us at U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657). We accept relay calls.

U.S. BANK GOLD CHECKING

U.S. Bank National Association

Member FDIC

Account Number [REDACTED] 4952

Account Summary

Beginning Balance on Nov 16
Deposits / Credits
Other Withdrawals

\$

Number of Days in Statement Period
Average Account Balance

\$

29

Ending Balance on Dec 14, 2021 \$



BALANCE YOUR ACCOUNT

Case 22-11068-JTD Doc 502-2 Filed 01/16/23 Page 14 of 60
To keep track of your transactions, you should balance your account every month. Please examine this statement immediately. We warrant that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Totals 3 and 4. \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP MN WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information
- Tell us the dollar amount of the suspected error

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

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- **Dollar Amount:** The dollar amount of the suspected error
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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You must notify us of any potential errors *in writing*. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

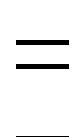
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REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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(CONTINUED)

Account Number [REDACTED] 4952

Date	Description of Transaction		Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
	[REDACTED]	[REDACTED]		[REDACTED]
Total Deposits / Credits				\$ [REDACTED]

[illegible]

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>



RICHARD L BRUMMOND
Case 22-11068-JLD Doc 502-2
[REDACTED]
SACRAMENTO CA [REDACTED]

Uni-Statement
Account Number:
[REDACTED] 4952
Statement Period:
Nov 16, 2021
through
Dec 14, 2021
Page 3 of 3

U.S. BANK GOLD CHECKING (CONTINUED)

U.S. Bank National Association Account Number [REDACTED] 4952

Balance Summary (continued)

Date		Ending Balance	Date		Ending Balance	Date		Ending Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Balances on y appear for days ref ect ng change.

P O Box 1800
Saint Paul Minnesota 55101 0800

Account Number:
[REDACTED] 4952
Statement Per od:
Dec 15, 2021
through
Jan 14, 2022



Page 1 of 3



RICHARD L BRUMMOND
RICHARD L BRUMMOND
[REDACTED]
SACRAMENTO CA [REDACTED]



To Contact U.S. Bank

By Phone: 1-800-US BANKS
(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet: usbank.com

INFORMATION YOU SHOULD KNOW

Protect ng your accounts s our h ghest pr or ty. We have many safeguards n p ace to he p ensure your accounts are secure. One of these s to c ose ong-term nact ve cards. If your U.S. Bank V sa Deb t or ATM Card has not been used w th n the ast 12 months, t may be c osed. P ease ca us w th any quest ons at 800-USBANKS (800-872-2657).

Effect ve February 14, 2022 the "Your Depos t Account Agreement" and "Consumer Pr c ng Informat on" d sc osures w nc ude update(s) and may affect your r ghts.

Primary update(s):

- For consumer accounts, the *Overdraft Returned Fee* has been e m nated. In both d sc osures, a references to the *Overdraft Returned Fee* have been removed.

Additional updates in your revised "Your Deposit Account Agreement" disclosure:

- UTMA/UGMA (Uniform Transfers to Minors Act/Uniform Gift to Minors Act)** sect on: Adjusted the anguage to h gh ght the custod an s ro e and respons b t es, nc ud ng the ob gat on to transfer funds to the benef c ary at the age of term nat on under app cab e state aw (usua y 21 years o d). Changes a so descr be the bank s r ght to re ease funds to the benef c ary upon reach ng the age of term nat on f the custod an fa s to make the transfer.
- Stop Payments** sect on, **Checks and Drafts** sub-sect on: Add t ona opt ons were added to ut ze the stop payment too n on ne bank ng, the U.S. Bank Mob e App, and U.S. Bank 24-Hour Bank ng.
- Determining the availability of a deposit** sect on: Branch cutoff t mes references were removed.
- Account Access at Automated Teller Machines** sect on: "Non-enve ope ATMs" references were removed. Add t ona y, ATM cutoff t mes were updated to 8 p.m. oca t me.
- Notice of ATM/night deposit facility user** sect on and **Limits on transfers** sect on, **Security** sub-sect on: Transact on m ts for send ng and rece v ng money were updated to \$10,000 per day.
- Deposits** sect on, **Business Account Cash Deposits** sub-sect on: Added anguage regard ng requ rements for process ng cash depos ts n the branch or the cash vau t. Add t ona y, c ar f ed funds ava ab ty based on where a depos t s made and how prov s ona cred t w be hand ed.

Beg nn ng February 14, 2022, cop es of both d sc osures w be ava ab e at your oca U.S. Bank branch, on ne at usbank.com, or by ca ng 800-USBANKS (872-2657) to request cop es.

If you have any quest ons, our bankers are ava ab e to he p at your oca branch. You can a so ca us at U.S. Bank 24-Hour Bank ng at 800-USBANKS (872-2657). We accept re ay ca s.

U.S. BANK GOLD CHECKING

U S Bank National Association

Member FDIC
Account Number [REDACTED] 4952

Account Summary

Beg nn ng Ba ance on Dec 15

\$

Depos ts / Cred ts

Card W thdrawa s

Other W thdrawa s

Number of Days n Statement Per od

31

Average Account Ba ance

\$

Ending Balance on Jan 14, 2022 \$

BALANCE YOUR ACCOUNT

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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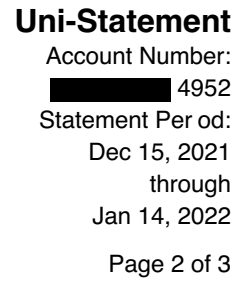
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(CONTINUED)

Account Number [REDACTED] **4952**

[illegible]

U.S. BANK GOLD CHECKING

U S Bank National Association

(CONTINUED)

Account Number [REDACTED] -4952

Other Withdrawals (continued)

[illegible]

Balance Summary

[illegible]

Balances only appear for days reflecting change.

Date	Description of Transaction	Ref Number	Amount

BALANCE YOUR ACCOUNT

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DATE	AMOUNT
TOTAL	\$

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DATE	AMOUNT
TOTAL	\$

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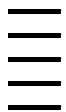
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RICHARD L BRUMMOND
1068 JLD
SACRAMENTO CA

Uni-Statement
Account Number: [REDACTED] 4952
Statement Per od:
Jan 15, 2022
through
Feb 14, 2022
Page 2 of 3



U.S. BANK GOLD CHECKING

(CONTINUED)

U S Bank National Association

Account Number [REDACTED] 4952

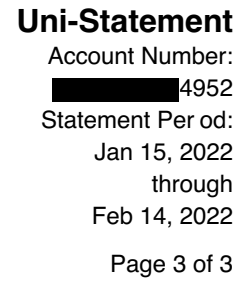
Card Withdrawals (continued)

Card Number: [REDACTED] 5697

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Card 5697 Withdrawals Subtotal			\$ [REDACTED]
Total Card Withdrawals			\$ [REDACTED]

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Jan 20	Electron c W thdrawa REF=220200041074880N00SD	To FTXUS BLOCKFOLIO Y463394676BP22012006CIRLJO7PYA	50.50-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Jan 24	Electron c W thdrawa REF=220240156066680N00SD	To FTXUS BLOCKFOLIO Y463394676BP22012406CIRODLKUKQ	350.00-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Jan 27	Electron c W thdrawa REF=220270054210680N00SD	To FTXUS BLOCKFOLIO Y463394676BP22012706CIRAR2IIPQ	50.50-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Feb 4	Electron c W thdrawa REF=220350068328400N00SD	To FTXUS BLOCKFOLIO Y463394676BP22020406CIREAEW7PA	50.00-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Feb 10	Electron c W thdrawa REF=220410092320610N00SD	To FTXUS BLOCKFOLIO Y463394676BP22021006CIRM4MTFYI	50.50-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]



(CONTINUED)

Account Number [REDACTED] **4952**

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Other Withdrawals			\$ [REDACTED]

[illegible]

Barances on y appear for days ref ect ng change.



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

Account Number: [REDACTED] 4952
Statement Period:
Feb 15, 2022
through
Mar 14, 2022

Page 1 of 3



RICHARD L BRUMMOND
RICHARD L BRUMMOND
SACRAMENTO CA [REDACTED]



To Contact U.S. Bank

By Phone: 1-800-US BANKS
(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet: usbank.com

NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



INFORMATION YOU SHOULD KNOW

Effective May 26, 2022 the "Your Deposit Account Agreement" and "Consumer Privacy Information" disclosures will include update(s) and may affect your rights.

Primary updates for consumer checking accounts (excluding Safe Debit accounts):

- We offer most customers extra time to bring the account to a zero or positive balance to waive Overdraft Paid Fee(s). This is called U.S. Bank Overdraft Fee Forgiveness.
- We will no longer charge an Overdraft Paid Fee(s) or Extended Overdraft Fee(s) when your negative Available Balance is less than \$50.00.
- We will no longer charge an Overdraft Protection Transfer Fee for transfers of \$50.00 or less.

Primary updates for all consumer accounts:

- The preferred rates with autopay on new auto loans will be discontinued.
- We will no longer charge the Express Delivery Fee for a new or replacement ATM or debit card.

Additional updates in your revised "Your Deposit Account Agreement" disclosure:

- Updates to Unauthorized Transactions and Lost or Stolen Cards section.

Beginning May 26, 2022, copies of both disclosures will be available online at usbank.com, by calling 800-USBANKS (872-2657) or at your local U.S. Bank branch.

If you have any questions, you can call us at U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657). We accept relay calls. Our bankers are also available to help at your local branch via appointment.

U.S. BANK GOLD CHECKING

U.S. Bank National Association

Account Summary

Beginning Balance on Feb 15 \$ [REDACTED]
Deposits / Credits [REDACTED]
Card Withdrawals [REDACTED]
Other Withdrawals [REDACTED]

Number of Days in Statement Period
Average Account Balance

\$ [REDACTED] 28
\$ [REDACTED]

Ending Balance on Mar 14, 2022 \$ [REDACTED]

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Member FDIC

Account Number [REDACTED] 4952

**BALANCE YOUR ACCOUNT**

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to keep track of your transactions, you should be keeping track of your account every month. Please examine this statement immediately. We warrant that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Totals 3 and 4. \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS**In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers**

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP MN WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information
- Tell us the dollar amount of the suspected error

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE**What To Do If You Think You Find A Mistake on Your Statement**

If you think there is an error on your statement, write to us at U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number
- **Dollar Amount:** The dollar amount of the suspected error
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

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While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to interest. The ***INTEREST CHARGE*** begins from the date of each advance.

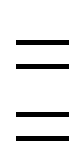
REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

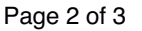
We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844-624-8230 or by writing to U.S. Bank, Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft) if applicable.





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Account Number:
[REDACTED] 4952
Statement Period:
Feb 15, 2022
through
Mar 14, 2022
Page 2 of 3



(CONTINUED)

Account Number [REDACTED] **4952**

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Deposits / Credits			\$ [REDACTED]

Card Number: [REDACTED] 5697

Date	Description of Transaction		Ref Number		Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]			
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
	[REDACTED]	[REDACTED]			
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]			[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
	[REDACTED]	[REDACTED]			
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
	[REDACTED]	[REDACTED]			
Card 5697 Withdrawals Subtotal				\$	[REDACTED]
Total Card Withdrawals				\$	[REDACTED]

[illegible]



RICHARD L BRUMMOND
Case 22-11068-JLD Doc 502-2
[REDACTED]
SACRAMENTO CA [REDACTED]

Filed 01/16/23 Page 28 of 60

Uni-Statement
Account Number:
[REDACTED] 4952
Statement Per od:
Feb 15, 2022
through
Mar 14, 2022
Page 3 of 3

U.S. BANK GOLD CHECKING

(CONTINUED)

U S Bank National Association

Account Number [REDACTED] 4952

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Mar 11	Electron c W thdrawa REF=220700068974190N00SD	To FTXUS BLOCKFOLIO Y463394676BP22031106CIRJ4FGFLY	50.00-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Total Other Withdrawals \$ [REDACTED]

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Ba ances on y appear for days ref ect ng change.

BALANCE YOUR ACCOUNT
 To keep track of your transactions, your balance should be reviewed every month. Please examine this statement immediately. We warrant that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
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3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Totals 3 and 4. \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
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CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844-624-8230 or by writing to U.S. Bank, Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft) if applicable.



U.S. BANK GOLD CHECKING

(CONTINUED)

U S Bank National Association

Account Number 4952

Deposits / Credits (continued)

Date	Description of Transaction	Ref Number	Amount
Total Deposits / Credits			\$

Card Withdrawals

Date	Description of Transaction	Ref Number	Amount
Card 5697 Withdrawals Subtotal			
Total Card Withdrawals			\$

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 17	E lectron c W thdrawa REF=220760126034640N00SD	To FTXUS BLOCKFOLIO Y463394676BP22031706CIR4C4P7ZQ	50.50-
Mar 24	E lectron c W thdrawa REF=220830139153470N00SD	To FTXUS BLOCKFOLIO Y463394676BP22032406CIR2WAFS6I	50.00-
Mar 31	E lectron c W thdrawa REF=220900089389090N00SD	To FTXUS BLOCKFOLIO Y463394676BP22033106CIRD6C6HHA	50.00-



U.S. BANK GOLD CHECKING **(CONTINUED)**
U S Bank National Association
Other Withdrawals (continued) Account Number [REDACTED] 4952

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Apr 14	E ectron c W thdrawa REF=221040136340270N00SD	To FTXUS BLOCKFOLIO Y463394676BP22041406CIRNYDQ5JI	25.00-
Apr 14	E ectron c W thdrawa REF=221040136340260N00SD	To FTXUS BLOCKFOLIO Y463394676BP22041406CIRSULXP7Y	25.50-
Total Other Withdrawals			\$ [REDACTED]

Balance Summary					
Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Ba ances on y appear for days ref ect ng change.

P O Box 1800
Saint Paul Minnesota 55101 0800

Account Number:
[REDACTED] 4952
Statement Per od:
Apr 15, 2022
through
May 13, 2022



Page 1 of 3



RICHARD L BRUMMOND
RICHARD L BRUMMOND
[REDACTED]
SACRAMENTO CA [REDACTED]



To Contact U.S. Bank

By Phone:

1-800-US BANKS
(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective May 26, 2022 the "Your Deposit Account Agreement" and "Consumer Privacy Information" disclosures will include update(s) and may affect your rights.

Primary updates for consumer checking accounts (excluding Safe Debit accounts):

- We offer most customers extra time to bring the account to a zero or positive balance to waive Overdraft Paid Fee(s). This saved U.S. Bank Overdraft Fee forgiven.
- We will no longer charge an Overdraft Paid Fee(s) or Extended Overdraft Fee(s) when your negative Available Balance is less than \$50.00.
- We will no longer charge an Overdraft Protection Transfer Fee for transfers of \$50.00 or less.

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- We will no longer charge the Express Delivery Fee for a new or replacement ATM or debit card.

Additional updates in your revised "Your Deposit Account Agreement" disclosure:

- Updates to Unauthorized Transactions and Lost or Stolen Cards section.

Beginning May 26, 2022, copies of both disclosures will be available online at usbank.com, by calling 800-USBANKS (872-2657) or at your local U.S. Bank branch.

If you have any questions, you can call us at U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657). We accept relay calls. Our bankers are also available to help at your local branch via appointment.

U.S. BANK GOLD CHECKING

Member FDIC

U.S. Bank National Association

Account Number [REDACTED] 4952

Account Summary

Beginning Balance on Apr 15	\$	[REDACTED]	Number of Days in Statement Period		29
Deposits / Credits		[REDACTED]	Average Account Balance	\$	[REDACTED]
Card Withdrawals		[REDACTED]			
Other Withdrawals		[REDACTED]			
Ending Balance on May 13, 2022	\$	[REDACTED]			

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Deposits / Credits			\$ [REDACTED]

Card Withdrawals

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

BALANCE YOUR ACCOUNT

Keep track of your transactions. Your transactions should be recorded on your statement every month. Please examine this statement immediately. We warrant that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
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4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Total lines 3 and 4. \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
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- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information
- Tell us the dollar amount of the suspected error

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- **Account information:** Your name and account number
- **Dollar Amount:** The dollar amount of the suspected error
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844-624-8230 or by writing to U.S. Bank, Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft) if applicable.



Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Apr 21	E lectron c W thdrawa REF=221110105408690N00SD	To FTXUS BLOCKFOLIO Y463394676BP2204210QCIR6LNYBCY	35.00-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Apr 28	E lectron c W thdrawa REF=221180080110150N00SD	To FTXUS BLOCKFOLIO Y463394676BP2204280RCIRPFTHD6A	50.50-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
May 4	E lectron c W thdrawa REF=221240088681530N00SD	To FTXUS BLOCKFOLIO Y463394676BP2205040OCIRBIFEVIY	50.00-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
May 10	E lectron c W thdrawa REF=221300119910170N00SD	To FTXUS BLOCKFOLIO Y463394676BP2205100OCIRRAIMHUA	100.00-



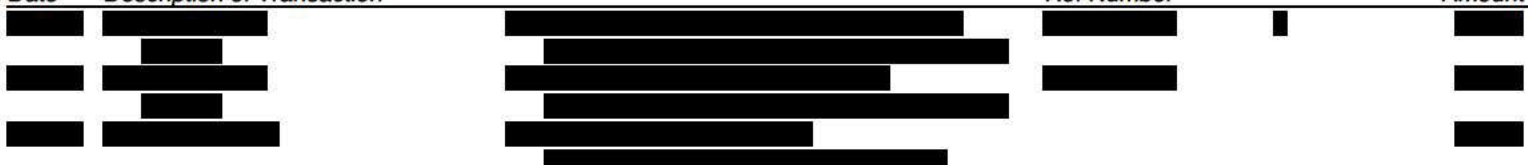
U.S. BANK GOLD CHECKING (CONTINUED)

U.S. Bank National Association Account Number [REDACTED] 4952

Other Withdrawals (continued)			
Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Other Withdrawals			\$ [REDACTED]

Balance Summary					
Date		Ending Balance	Date		Ending Balance
[REDACTED]		[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]		[REDACTED]

Balances on y appear for days ref ect ng change.



BALANCE YOUR ACCOUNT
 To keep track of your transactions, your balance should be reviewed every month. Please examine this statement immediately. We assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Totals 3 and 4. \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP MN WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information
- Tell us the dollar amount of the suspected error

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point of sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number
- **Dollar Amount:** The dollar amount of the suspected error
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

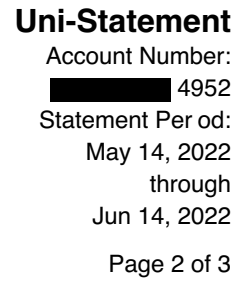
Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844-624-8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft) if applicable.



(CONTINUED)

Account Number [REDACTED] **4952**

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Card 5697 Withdrawals Subtotal			\$ [REDACTED]
Total Card Withdrawals			\$ [REDACTED]

[illegible]

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance



Uni-Statement
Account Number:
4952
Statement Period:
May 14, 2022
through
Jun 14, 2022
Page 3 of 3

U.S. BANK GOLD CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 4952

Balance Summary (continued)

<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>
Jun 13		Jun 14	

Balances on y appear for days ref ect ng change.

P O Box 1800
Saint Paul Minnesota 55101 0800

Account Number:
[REDACTED] 4952
Statement Per od:
Jun 15, 2022
through
Ju 15, 2022

Page 1 of 3



RICHARD L BRUMMOND

SACRAMENTO CA [REDACTED]

**To Contact U.S. Bank****By Phone:****1-800-US BANKS
(1-800-872-2657)****U.S. Bank accepts Relay Calls****Internet:****usbank.com**

NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



INFORMATION YOU SHOULD KNOW

Effective August 17, 2022, the *Consumer Pricing Information* disclosure will be updated to highlight new U.S. Bank products. Some of the existing checking and savings products will no longer be available for sale. These updates may affect your rights.

Change for Platinum Checking accounts, Gold Checking accounts, Easy Checking accounts, Platinum Select Money Market Savings accounts, and Package Money Market Savings accounts:

- These accounts will no longer be available for new accounts or upgrades in the future.

Changes for Platinum Checking accounts:

- The ability to open an unlimited number of Easy Checking accounts with no Monthly Maintenance Fee is unavailable as the Easy Checking account is not being offered for new accounts in the future.
- The Military Service Member benefit, Student benefit and/or Workplace benefit will no longer be available for new enrollment effective August 15, 2022. These benefits will be available as part of the new U.S. Bank Smart[™] Checking account product.

Changes for Gold Checking accounts:

- The ability to open two (2) Easy Checking accounts with no Monthly Maintenance Fee is unavailable as the Easy Checking account is not being offered for new accounts in the future.
- The Military Service Member benefit, Student benefit and/or Workplace benefit will no longer be available for new enrollment effective August 15, 2022. These benefits will be available as part of the new U.S. Bank Smart[™] Checking account product.

Change for Easy Checking accounts:

- The Military Service Member benefit, Student benefit and/or Workplace benefit will no longer be available for new enrollment effective August 15, 2022. These benefits will be available as part of the new U.S. Bank Smart[™] Checking account product.

Beginning August 17, 2022, obtain information about the new U.S. Bank Smart[™] Checking account and U.S. Bank Smart Rewards[™] in the *Consumer Pricing Information* disclosure by calling 24-Hour Banking at 800-USBANKS (872-2657) or at your local U.S. Bank branch. We accept reimbursement.

As of August 25, 2022, information about the new U.S. Bank Smart[™] Checking account and U.S. Bank Smart Rewards program will be available in the *Consumer Pricing Information* disclosure by visiting usbank.com.

If you have any questions, you can call us at U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657). We accept reimbursement. Our bankers are also available to help at your local branch via appointment.

BALANCE YOUR ACCOUNT
 To keep track of your transactions, your balance should be recalculated every month. Please examine this statement immediately. We warrant that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$
- Enter the total deposits recorded in the Outstanding Deposits section. \$
- Total lines 3 and 4. \$
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
- Subtract line 6 from line 5. This is your balance. \$
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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- Tell us your name and account number.
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

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CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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- Dollar Amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to interest. The ***INTEREST CHARGE*** begins from the date of each advance.

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U.S. BANK GOLD CHECKING

U.S. Bank National Association

Member FDIC
Account Number [REDACTED] 4952

Account Summary

Beginning Balance on Jun 15	\$ [REDACTED]	Number of Days in Statement Period	31
Deposits / Credits	[REDACTED]	Average Account Balance	\$ [REDACTED]
Card Withdrawals	[REDACTED]		
Other Withdrawals	[REDACTED]		
Ending Balance on Jul 15, 2022		\$	[REDACTED]

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Deposits / Credits			\$ [REDACTED]

Card Withdrawals

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Card Number: [REDACTED] 5697			
Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Card 5697 Withdrawals Subtotal			\$ [REDACTED]
Total Card Withdrawals			\$ [REDACTED]

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Jun 27	Electron c Withdrawal REF=221780096011720N00SD	To FTXUS BLOCKFOLIO Y463394676BP2206270HCIREZSTXSQ	50.00-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Jun 30	Electron c Withdrawal REF=221810140898800N00SD	To FTXUS BLOCKFOLIO Y463394676BP2206300KCIRGNSC2DI	50.50-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

U.S. BANK GOLD CHECKING

U S Bank National Association

Other Withdrawals (continued)

Account Number [REDACTED] **4952**

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Ju 8	Electron c W thdrawa REF=221890107541820N00SD	To FTXUS BLOCKFOLIO Y463394676BP2207080HCIRBRQWF4I	50.00-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Ju 15	Electron c W thdrawa REF=221960133412820N00SD	To FTXUS BLOCKFOLIO Y463394676BP2207150JCIR7ELJJ5Y	50.00-
Total Other Withdrawals			\$ [REDACTED]

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
██████████	██████████	██████████	██████████	██████	██████████
██████████	██████████	██████████	██████████	██████	██████████
██████████	██████████	██████	██████████	██████	██████████
██████████	██████████	██████	██████████	██████	██████████

Balances only appear for days reflecting change.

P O Box 1800
Saint Paul Minnesota 55101 0800

Account Number:
[REDACTED] 4952
Statement Per od:
Ju 16, 2022
through
Aug 12, 2022



Page 1 of 3



RICHARD L BRUMMOND

SACRAMENTO CA [REDACTED]



To Contact U.S. Bank

By Phone:

1-800-US BANKS
(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective August 17, 2022, the *Consumer Pricing Information* disclosure will be updated to highlight new U.S. Bank products. Some of the existing checking and savings products will no longer be available for sale. These updates may affect your rights.

Change for Platinum Checking accounts, Gold Checking accounts, Easy Checking accounts, Platinum Select Money Market Savings accounts, and Package Money Market Savings accounts:

- These accounts will no longer be available for new accounts or upgrades in the future.

Changes for Platinum Checking accounts:

- The ability to open an unlimited number of Easy Checking accounts with no Monthly Maintenance Fees unavailable as the Easy Checking account is not being offered for new accounts in the future.
- The Military Service Member benefit, Student benefit and/or Workplace benefit will no longer be available for new enrollment effective August 15, 2022. These benefits will be available as part of the new U.S. Bank Smart y™ Checking account product.

Changes for Gold Checking accounts:

- The ability to open two (2) Easy Checking accounts with no Monthly Maintenance Fees unavailable as the Easy Checking account is not being offered for new accounts in the future.
- The Military Service Member benefit, Student benefit and/or Workplace benefit will no longer be available for new enrollment effective August 15, 2022. These benefits will be available as part of the new U.S. Bank Smart y™ Checking account product.

Change for Easy Checking accounts:

- The Military Service Member benefit, Student benefit and/or Workplace benefit will no longer be available for new enrollment effective August 15, 2022. These benefits will be available as part of the new U.S. Bank Smart y™ Checking account product.

Beginning August 17, 2022, obtain information about the new U.S. Bank Smart y Checking account and U.S. Bank Smart Rewards™ in the *Consumer Pricing Information* disclosure by calling 24-Hour Banking at 800-USBANKS (872-2657) or at your local U.S. Bank branch. We accept reimbursement.

As of August 25, 2022, information about the new U.S. Bank Smart y Checking account and U.S. Bank Smart Rewards program will be available in the *Consumer Pricing Information* disclosure by visiting usbank.com.

If you have any questions, you can call us at U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657). We accept reimbursement. Our bankers are also available to help at your local branch via appointment.

U.S. BANK GOLD CHECKING

Member FDIC

U.S. Bank National Association

Account Number [REDACTED] 4952

Account Summary

Beginning Balance on Ju 16	\$	[REDACTED]	Number of Days in Statement Period	28
Deposits / Credits		[REDACTED]	Average Account Balance	\$ [REDACTED]
Card Withdrawals		[REDACTED]		
Other Withdrawals		[REDACTED]		
Ending Balance on Aug 12, 2022	\$	[REDACTED]		

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

BALANCE YOUR ACCOUNT
 To keep track of your transactions, your balance should be recalculated every month. Please examine this statement immediately. We warrant that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$
- Enter the total deposits recorded in the Outstanding Deposits section. \$
- Total lines 3 and 4. \$
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
- Subtract line 6 from line 5. This is your balance. \$
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP MN WS5D 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- Account Information:** Your name and account number.
- Dollar Amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

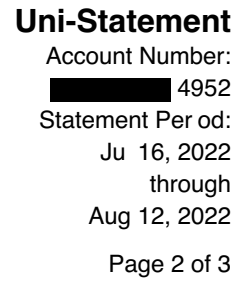
Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844-624-8230 or by writing to U.S. Bank, Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



(CONTINUED)

Account Number [REDACTED] **4952**

Date	Description of Transaction	Ref Number	Amount
Ju 25	E lectron c W thdrawa REF=222060173078990N00SD	To FTXUS BLOCKFOLIO Y463394676BP2207250HCIRMSLK4A	50.00-
Ju 28	E lectron c W thdrawa REF=222090108698430N00SD	To FTXUS BLOCKFOLIO Y463394676BP2207280MCIR7BNJFI	50.50-
Aug 4	E lectron c W thdrawa REF=222160107878610N00SD	To FTXUS BLOCKFOLIO Y463394676BP2208040MCIRKFTBYDQ	50.00-



Account Number:
 [REDACTED] 4952
 Statement Per od:
 Ju 16, 2022
 through
 Aug 12, 2022
 Page 3 of 3

(CONTINUED)

Account Number [REDACTED] **4952**

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED] [REDACTED]	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	
		Total Other Withdrawals	\$ [REDACTED]

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
11/1/11	11/1/11	11/1/11	11/1/11	11/1/11	11/1/11
11/2/11	11/2/11	11/2/11	11/2/11	11/2/11	11/2/11
11/3/11	11/3/11	11/3/11	11/3/11	11/3/11	11/3/11
11/4/11	11/4/11	11/4/11	11/4/11	11/4/11	11/4/11
11/5/11	11/5/11	11/5/11	11/5/11	11/5/11	11/5/11
11/6/11	11/6/11	11/6/11	11/6/11	11/6/11	11/6/11
11/7/11	11/7/11	11/7/11	11/7/11	11/7/11	11/7/11
11/8/11	11/8/11	11/8/11	11/8/11	11/8/11	11/8/11
11/9/11	11/9/11	11/9/11	11/9/11	11/9/11	11/9/11
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11/28/11	11/28/11	11/28/11	11/28/11	11/28/11	11/28/11
11/29/11	11/29/11	11/29/11	11/29/11	11/29/11	11/29/11
11/30/11	11/30/11	11/30/11	11/30/11	11/30/11	11/30/11

Balances only appear for days reflecting change.

P.O. Box 1800
Saint Paul, Minnesota 55101 0800

Account Number: [REDACTED] 4952
Statement Period:
Aug 13, 2022
through
Sep 15, 2022

Page 1 of 3



RICHARD L BRUMMOND

SACRAMENTO CA [REDACTED]



To Contact U.S. Bank

By Phone:

800-US BANKS
(800-872-2657)

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective November 14, 2022, the *Your Deposit Account Agreement* and *Consumer Pricing Information* disclosures will include update(s) and may affect your rights.

Primary updates for all consumer accounts:

- Starting September 12, 2022, we will no longer charge an Extended Overdraft Fee(s) for consumer accounts.

Primary updates in your revised *Your Deposit Account Agreement* document for all accounts:

- Updates to **Deposits** section, **Foreign Currency** subsection: Added language to include foreign currency notes and foreign currency note processing.
- Updates to **Insufficient Funds and Overdrafts** section, **Insufficient Funds** subsection, **Our Fees** subsection: Removed Extended Overdraft Fee language for consumer accounts.
- Updates to **Levies, Garnishments and Other Legal Process** section: Unnecessary and unused language removed for simplicity of the agreement.
- Updates to **Resolution of Disputes by Arbitration** section: Added language to include claims related to use of any digital services made available through our website, online banking platforms and mobile apps.

Primary updates in your revised *Your Deposit Account Agreement* for consumer accounts:

- Updates to **Overdraft Handling** section, **U.S. Bank Overdraft Fee Forgiven** subsection: Added language to include applicable fees charged.
- Removed the **S.T.A.R.T. Program Agreement** section: A copy of the S.T.A.R.T. Program Agreement will be available at your local U.S. Bank branch.
- Updates to **Electronic Banking Agreement for Consumer Customers** section: to include U.S. Bank Fraud Liaison Center for unauthorized transactions.
 - Types of Transactions** section, **Purchases at Merchants** subsection: Added money transfers using your card through a third party.
 - Limits on Transfers** section, **Security** subsection: Added money transfer for card fraud on the transaction limit for sending money through a U.S. Bank Debit Card.
 - Unauthorized Transactions and Lost or Stolen Cards** section: Removed language relating to authorized transactions.

Beginning November 14, 2022, copies of these disclosures will be available online at usbank.com, by calling 800-USBANKS (872-2657) or at your local U.S. Bank branch.

If you have any questions, you can call us at U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657). We accept relay calls. Our bankers are also available to help at your local branch via appointment.

U.S. BANK GOLD CHECKING

Member FDIC

U.S. Bank National Association

Account Number [REDACTED] 4952

Account Summary

Beginning Balance on Aug 13

\$

[REDACTED]

Number of Days in Statement Period

34

Deposits / Credits

Average Account Balance

\$

[REDACTED]

Card Withdrawals

Other Withdrawals

Ending Balance on Sep 15, 2022 \$

[REDACTED]

BALANCE YOUR ACCOUNT
 To keep track of your transactions, your balance should be reviewed every month. Please examine this statement immediately. We warrant that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$
- Enter the total deposits recorded in the Outstanding Deposits section. \$
- Total lines 3 and 4. \$
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
- Subtract line 6 from line 5. This is your balance. \$
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP MN WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar Amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844-624-8230 or by writing to U.S. Bank, Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft) if applicable.



U.S. BANK GOLD CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number [REDACTED] 4952

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Deposits / Credits			\$ [REDACTED]

Card Withdrawals

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Card Number: [REDACTED] 5697

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Card 5697 Withdrawals Subtotal \$ [REDACTED]

Total Card Withdrawals \$ [REDACTED]

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Aug 18	Electron c W thdrawa REF=222300054159470N00SD	To FTXUS BLOCKFOLIO BP2208180PY463394676	50.00-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Aug 22	Electron c W thdrawa REF=222340164913070N00SD	To FTXUS BLOCKFOLIO BP2208220NY463394676	50.50-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Aug 25	Electron c W thdrawa REF=222370058636310N00SD	To FTXUS BLOCKFOLIO BP2208250MY463394676	50.50-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]



Account Number:
 [REDACTED] 4952
 Statement Per od:
 Aug 13, 2022
 through
 Sep 15, 2022
 Page 3 of 3

(CONTINUED)

Account Number [REDACTED] **4952**

[illegible][illegible]

Barances on y appear for days ref ect ng change.

P O Box 1800
Saint Paul Minnesota 55101 0800

Account Number:
[REDACTED] 4952
Statement Period:
Sep 16, 2022
through
Oct 17, 2022

Page 1 of 3



RICHARD L BRUMMOND

SACRAMENTO CA [REDACTED]

**To Contact U.S. Bank****By Phone:**800-US BANKS
(800-872-2657)**U.S. Bank accepts Relay Calls****Internet:**

usbank.com

NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



INFORMATION YOU SHOULD KNOW

Effective November 14, 2022, the *Your Deposit Account Agreement* and *Consumer Pricing Information* disclosures will include update(s) and may affect your rights.

Primary updates for all consumer accounts:

- Starting September 12, 2022, we will no longer charge an Extended Overdraft Fee(s) for consumer accounts.

Primary updates in your revised *Your Deposit Account Agreement* document for all accounts:

- Updates to **Deposits** section, **Foreign Currency** subsection: Added language to include foreign currency notes and foreign currency note processing.
- Updates to **Insufficient Funds and Overdrafts** section, **Insufficient Funds** subsection, **Our Fees** subsection: Removed Extended Overdraft Fee language for consumer accounts.
- Updates to **Levies, Garnishments and Other Legal Process** section: Unnecessary and unused language removed for simplicity of the agreement.
- Updates to **Resolution of Disputes by Arbitration** section: Added language to include claims related to use of any digital services made available through our website, online banking platforms and mobile apps.

Primary updates in your revised *Your Deposit Account Agreement* for consumer accounts:

- Updates to **Overdraft Handling** section, **U.S. Bank Overdraft Fee Forgiven** subsection: Added language to include applicable fees charged.
- Removed the **S.T.A.R.T. Program Agreement** section: A copy of the S.T.A.R.T. Program Agreement will be available at your local U.S. Bank branch.
- Updates to **Electronic Banking Agreement for Consumer Customers** section: to include U.S. Bank Fraud Liaison Center for unauthorized transactions.
 - Types of Transactions** section, **Purchases at Merchants** subsection: Added money transfers using your card through a third party.
 - Limits on Transfers** section, **Security** subsection: Added money transfer for confirmation on the transaction limit for sending money through a U.S. Bank Debit Card.
 - Unauthorized Transactions and Lost or Stolen Cards** section: Removed language relating to authorized transactions.

Beginning November 14, 2022, copies of these disclosures will be available online at usbank.com, by calling 800-USBANKS (872-2657) or at your local U.S. Bank branch.

BALANCE YOUR ACCOUNT
 To keep track of your transactions, your balance should be reviewed every month. Please examine this statement immediately. We warrant that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$
- Enter the total deposits recorded in the Outstanding Deposits section. \$
- Total lines 3 and 4. \$
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
- Subtract line 6 from line 5. This is your balance. \$
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP MN WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar Amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844-624-8230 or by writing to U.S. Bank, Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft) if applicable.



If you have any questions, you can call us at U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657). We accept ready cash. Our bankers are also available to help at your local branch via appointment.

U S Bank National Association

Account Summary		Number of Days in Statement Period	
Beginning Balance on Sep 16	\$		32
Deposits / Credits			
Card Withdrawals			
Other Withdrawals			
Ending Balance on Oct 17, 2022	\$		

Date	Description of Transaction		Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED] [REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
Total Deposits / Credits			\$	[REDACTED]

Date	Description of Transaction	Ref Number	Amount

Card Number: [REDACTED] 5697

Date	Description of Transaction		Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Card 5697 Withdrawals Subtotal				\$ [REDACTED]
Total Card Withdrawals				\$ [REDACTED]

[illegible]

U.S. BANK GOLD CHECKING

U S Bank National Association

(CONTINUED)

Account Number [REDACTED] 4952

Other Withdrawals (continued)

Date	Description of Transaction		Ref Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
	[REDACTED]	[REDACTED]		
	[REDACTED]	[REDACTED]		
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
Oct 4	E lectron c W thdrawa REF=222770096705520N00SD	To FTXUS BLOCKFOLIO Y463394676BP2210040OCIROLCA4FQ		50.00-
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED] [REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
Oct 13	E lectron c W thdrawa REF=222860066223000N00SD	To FTXUS BLOCKFOLIO Y463394676BP2210130PCIRHPNRKBA		50.00-
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
Total Other Withdrawals			\$	[REDACTED]

Balance Summary

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
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- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
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- We can apply any unpaid amount against your credit limit.

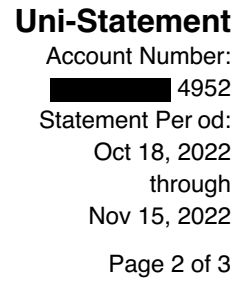
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(CONTINUED)

Account Number [REDACTED] **4952**

Card Number: [REDACTED] 5697

Finance Summary		Finance Summary		Finance Summary	
Date	Ending Balance	Date	Ending Balance	Date	Ending Balance



Uni-Statement
Account Number:
4952
Statement Period:
Oct 18, 2022
through
Nov 15, 2022
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U.S. BANK GOLD CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 4952

Balance Summary (continued)

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>

Balances only appear for days reflecting change.